

**REMARKS**

This is in full and timely response the non-final Office Action mailed on May 19, 2004. Reexamination in light of the following remarks is respectfully requested.

Claims 1-8 are currently pending in this application, with claims 1, 5, 7 and 8 being independent. No new matter has been added.

**Rejections under 35 U.S.C. §102**

Claims 1-6 were rejection under 35 U.S.C. §102 as allegedly being anticipated by UK Patent Application No. GB 2 303 956 to Tomoyuki Nonaka et al. (Nonaka).

This rejection is traversed at least for the following reasons.

Claim 1 and the claims dependent thereon include the steps of:

recording, in a portable electronic device and a management center, information on a deposited amount of money, said information being stored in said portable electronic device in the form of electronic money representing a monetary value; and

recording, in said portable electronic device and said management center, information on a loan made to the user of said portable electronic device up to a predetermined limit when a payment amount exceeds the remaining amount of the electronic money stored in said portable electronic device.

Claim 5 and the claims dependent thereon include the features of :

first means for notifying a management center of the updated amount; and

second means in which, when a payment amount exceeds the remaining amount of the electronic money stored in said portable electronic device, said second means records information on a loan made to the user of said portable electronic device in

said portable electronic device, and notifies said management center of said information.

Nonaka arguably teaches an electronic purse loan system wherein a repayment term storage may be provided in the personal information storage 34 in the center 3 (page 19, line 23 to page 20, line 5).

Nevertheless, Nonaka fails to disclose, teach or suggest an electronic-money settlement method that includes the step of recording, in the portable electronic device and the management center, information on a loan made to the user of the portable electronic device up to a predetermined limit when a payment amount exceeds the remaining amount of the electronic money stored in the portable electronic device.

Nonaka also fails to disclose, teach or suggest an information processing apparatus having second means in which, when a payment amount exceeds the remaining amount of the electronic money stored in the portable electronic device, the second means records information on a loan made to the user of the portable electronic device in the portable electronic device, and notifies the management center of the information.

Instead, Nonaka arguably teaches an electronic purse loan system wherein repayment may be set for payment in monthly installments and charges can be loaned many times within the term for repayment (page 21, line 19 to page 22, line 2), and arguably teaches that the amount of the loan is stored in the personal information storage 34 (figure 2, page 19, line 23 to page 20, line 5). Yet, Nonaka fails to disclose, teach or suggest the amount of the loan being stored within the IC card 1. As further shown within the flowcharts depicted with figures 3, 4, 6, 8, and 12, Nonaka fails to disclose, teach or suggest the amount of the loan being stored within the electronic purse terminal 2.

Specifically, note that for figure 4, if the user is given a loan in step S223 and the date is within the term of repayment set by the center 3 in step S224, the charge is added to the sales storage 33 by the processor 32 of the center 3 in step S225 and the loan storage 62 shown

in figure 2 in the personal information storage 34 are updated in step S226 (page 20, lines 6-12). Yet, Nonaka fails to disclose, teach or suggest the amount of the loan also being stored within the electronic purse terminal 2.

As an additional matter, the Office Action cites figure 1 as method steps 1-3. However, please note that figure 1 does not depict method steps. Instead, figure 1 is a block diagram showing the first embodiment of an electric purse loan system having an IC card 1, an electric purse terminal 2, and a center 3 (page 6, lines 20-24).

Withdrawal of this rejection and allowance of the claims is respectfully requested.

#### **New non-final Office Action**

If the allowance of the claims is not forthcoming at the very least and a new ground of rejection made, then a **new non-final Office Action** is respectfully requested.

#### **Newly added claims**

Newly added claim 7 includes the steps of:

subtracting an amount from a monetary value stored in a portable electronic device in accordance with a transaction between said portable electronic device and an information processing apparatus;

recording information on a loan to the user of said portable electronic device up to a predetermined limit when a payment amount exceed the remaining amount of the monetary value, in said portable device, by communicating with a management center through said information processing apparatus, said predetermined loan limit being managed by said management center;

recording a transaction history and said loan information in said information processing apparatus; and

sending said transaction history and said loan information to said management center.

Newly added claim 8 includes the features of :

means for notifying a management center of the updated amount;

means for recording information on a loan to the user of said portable electronic device up to a predetermined limit when a payment amount exceeds the remaining amount of the monetary value, in said portable electronic device, by communicating with a management center, said predetermined loan limit being managed by said management center, said transaction history being recorded in said recording means; and

means for sending said transaction history and said loan information to said management center.

These steps and features are not found within Nonaka at least for the reasons provided hereinabove with respect to the arguments made in response to the rejection of claims 1-6.

### **Conclusion**

For the foregoing reasons, all the claims now pending in the present application are allowable, and the present application is in condition for allowance. (original) Accordingly, favorable reexamination and reconsideration of the application in light of the amendments and remarks is courteously solicited.

If the Examiner has any comments or suggestions that could place this application in even better form, the Examiner is requested to telephone Brian K. Dutton, Reg. No. 47,255, at 202-955-8753 or the undersigned attorney at the below-listed number.

If any fee is required or any overpayment made, the Commissioner is hereby authorized to charge the fee or credit the overpayment to Deposit Account # 18-0013.

Dated: August 11, 2004

Respectfully submitted,

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